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REMARKS

This Second Preliminary Amendment is submitted in response to a teleconference between the Examiner and undersigned regarding renumbering of the claims. The claims are being renumbered from 53-75 to 58-80 as claims 2-57 were cancelled upon filing of a continuation application on pending Application Serial No. 09/749,596, filed December 28, 2000.

No new matter is added and entry of this Second Preliminary Amendment is respectfully requested.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

Docket No: 3350-0042B
File No. 1158.41327CC2   <u>PATENT</u>
Client Ref:Moneyweb B

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 01-2135 and please credit any excess fees to such deposit account.

Respectfully Submitted,

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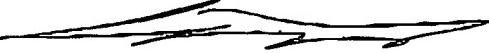
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APPENDIX A

58.   A method for making a monetary gift, comprising:

receiving, via a network, a request to make a monetary gift in an amount on behalf of a donor, to a recipient, and an input associated with an electronic greeting card;

processing the request and the input to generate the electronic greeting card including a notification of the monetary gift;

transmitting, via the network, the electronic greeting card to the recipient; and

crediting funds equal to the monetary gift amount to a deposit account associated with the recipient.

59.   The method of claim 58, wherein the electronic greeting card is transmitted to the recipient at one of 1) a time subsequent to the crediting of the funds to the deposit account associated with the recipient, and 2) a time concurrent with the crediting of the funds to the deposit account associated with the recipient.

60.   The method of claim 58, wherein:

the notification includes a hyper-link; and

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the funds are credited to the deposit account associated with the recipient subsequent to an activation of the hyper-link.

61.   The method of claim 60, further comprising:

activating the hyper-link; and

receiving, via the activated hyper-link, information identifying the recipient;

wherein the funds are credited to the deposit account associated with the recipient subsequent to receipt of the information identifying the recipient.

62.   The method of claim 61, further comprising:

processing the received information identifying the recipient to determine if the recipient is a member of an enclosed community prior to the crediting of the funds to the deposit account associated with the recipient; and

if it is determined that the recipient is not a member of the enclosed community, transmitting a notice, via the network, to the recipient, that the recipient must become a member of the enclosed community before the funds will be credited to the deposit account associated with the recipient.

63.   The method of claim 58, wherein the recipient is a first

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recipient and the notification includes a hyper-link, further comprising:

further transmitting, via the network, the transmitted electronic greeting card to a second recipient;

activating the hyper-link in the further transmitted electronic greeting card;

receiving, via the activated hyper-link, information identifying a second recipient;

processing the information identifying the second recipient to determine if the second recipient is a member of an enclosed community;

if it is determined that the second recipient is not a member of the enclosed community, transmitting a notice, via the network, to the second recipient, that the second recipient must become a member of the enclosed community before funds are to be credited to a deposit account associated with the second recipient; and

if it is determined that the second recipient is a member of the enclosed community, crediting funds equal to the monetary gift amount to a deposit account associated with the second recipient.

64. The method of claim 58, further comprising:

debiting an account associated with the donor;

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wherein the account associated with the donor is debited at one of (1) a time prior to transmitting the electronic greeting card to the recipient, and (2) a time subsequent to an activation of a hyper-link included in the transmitted electronic greeting card.

65.   The method of claim 58, further comprising:

processing the request to determine if the recipient is a member of an enclosed community prior to processing the request and the input to generate the electronic greeting card including a notification of the monetary gift;

wherein, if it is determined that the recipient is not a member of the enclosed community, the notification includes a notification that the recipient must become a member of the enclosed community before funds will be credited to the deposit account associated with the recipient.

66.   The method of claim 58, wherein both the request and the input are received from one of 1) the donor, and 2) an electronic greeting card service.

67.   The method of claim 58, wherein the request is received from the donor and the input is received from an electronic greeting card service.

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68.   The method of claim 58, further comprising:

transmitting, via the network, the electronic greeting card to an electronic greeting card service prior to transmitting the electronic greeting card to the recipient.

69.   A system for making a monetary gift, comprising:

a communications port configured to transmit and receive information via a network;

a memory configured to store information associated with monetary gifts; and

a processor in communication with the communications port and the memory and configured to (1) receive, from the communications port, a request to make a monetary gift in an amount on behalf of a donor, to a recipient, and an input associated with an electronic greeting card, (2) cause the memory to store the request, (3) process the request and the input to generate the electronic greeting card including a notification of the monetary gift, (4) cause the electronic greeting card to be transmitted to the recipient, and (5) cause funds equal to the monetary gift amount to be credited to a deposit account associated with the recipient.

70. The system of claim 69, wherein the processor is further
configured to cause the electronic greeting card to be transmitted
to the recipient at one of 1) a time subsequent to the crediting
of the funds to the deposit account associated with the recipient,
and 2) a time concurrent with the crediting of the funds to the
deposit account associated with the recipient.

71. The system of claim 69, wherein:

the notification includes a hyper-link; and

the processor is further configured to (1) receive, from the
communications port, information indicating an activation of the
hyper-link, and (2) cause the funds to be credited to the deposit
account associated with the recipient subsequent to receipt of the
information indicating an activation of the hyper-link.

72. The system of claim 71, wherein:

the processor is further configured to (1) receive, via the
activated hyper-link, information identifying the recipient, and
(2) cause the funds to be credited to the deposit account
associated with the recipient subsequent to receipt of the
information identifying the recipient.

73. The system of claim 72, wherein:

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the processor is further configured to (1) process the received information identifying the recipient to determine if the recipient is a member of an enclosed community prior to the crediting of the funds to the deposit account associated with the recipient, and (2) if it is determined that the recipient is not a member of the enclosed community, cause the communications port to transmit a notice to the recipient that the recipient must become a member of the enclosed community before the funds will be credited to the deposit account associated with the recipient.

74.   The system of claim 69, wherein:

the recipient is a first recipient;

the notification includes a hyper-link; and

the processor is further configured to (1) receive, from the communications port via the hyper-link, information identifying a second recipient subsequent to a transmission of the electronic greeting card from the first recipient to the second recipient, and (2) process the information identifying the second recipient to determine if the second recipient is a member of an enclosed community;

if it is determined that the second recipient is not a member of the enclosed community, the processor is further configured to cause a notice to be transmitted to the second recipient, via the network, that the second recipient must become a member of the

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enclosed community before funds will be credited to a deposit

account associated with the second recipient; and

if it is determined that the second recipient is a member of

the enclosed community, the processor is further configured to

cause funds equal to the monetary gift amount to be credited to a

deposit account associated with the second recipient.

75. The system of claim 69, wherein:

the processor is further configured to cause funds to be

debited from an account associated with the donor; and

the account associated with the donor is caused to be debited

at one of (1) a time prior to the processor causing the electronic

greeting card to be transmitted to the recipient, and (2) a time

subsequent to an activation of a hyper-link included in the

transmitted electronic greeting card.

76. The system of claim 69, wherein:

the processor is further configured to process the request

to determine if the recipient is a member of an enclosed

community prior to processing the request and the input to

generate the electronic greeting card including a notification

of the monetary gift; and

if it is determined that the recipient is not a member of

the enclosed community, the notification includes a notification

that the recipient must become a member of the enclosed community before funds will be credited to the deposit account associated with the recipient.

77. The system of claim 69, wherein both the request and the input are received from one of 1) the donor, and 2) an electronic greeting card service.

78. The system of claim 69, wherein the request is received from the donor and the input is received from an electronic greeting card service.

79. The system of claim 69, wherein the processor is further configured to transmit, via the network and through the communications port, the electronic greeting card to an electronic greeting card service prior to causing the electronic greeting card to be transmitted to the recipient.

80. An article of manufacture for making a monetary gift, comprising:

    a computer readable medium; and

    computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to

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thereby cause the computer to operate so as to:

receive, via a network, a request to make a monetary gift in an amount on behalf of a donor, to a recipient, and an input associated with an electronic greeting card;

process the request and the input to generate the electronic greeting card including a notification of the monetary gift;

cause the electronic greeting card to be transmitted, via the network, to the recipient; and

cause funds equal to the monetary gift amount to be credited to a deposit account associated with the recipient.

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APPENDIX B

AMENDMENTS TO CLAIMS

(DELETIONS IN BRACKETS AND ADDITIONS UNDERLINED)

[53] <u>58</u>. A method for making a monetary gift, comprising:

receiving, via a network, a request to make a monetary gift in an amount on behalf of a donor, to a recipient, and an input associated with an electronic greeting card;

processing the request and the input to generate the electronic greeting card including a notification of the monetary gift;

transmitting, via the network, the electronic greeting card to the recipient; and

crediting funds equal to the monetary gift amount to a deposit account associated with the recipient.

[54] <u>59</u>. The method of claim [53] <u>58</u>, wherein the electronic greeting card is transmitted to the recipient at one of 1) a time subsequent to the crediting of the funds to the deposit account associated with the recipient, and 2) a time concurrent with the crediting of the funds to the deposit account associated with the recipient.

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[55] <u>60</u>. The method of claim [53] <u>58</u>, wherein:

the notification includes a hyper-link; and

the funds are credited to the deposit account associated

with the recipient subsequent to an activation of the hyper-

link.

[56] <u>61</u>. The method of claim [55] <u>60</u>, further comprising:

activating the hyper-link; and

receiving, via the activated hyper-link, information

identifying the recipient;

wherein the funds are credited to the deposit account

associated with the recipient subsequent to receipt of the

information identifying the recipient.

[57] <u>62</u>. The method of claim [56] <u>61</u>, further comprising:

processing the received information identifying the

recipient to determine if the recipient is a member of an

enclosed community prior to the crediting of the funds to the

deposit account associated with the recipient; and

if it is determined that the recipient is not a member of

the enclosed community, transmitting a notice, via the network,

to the recipient, that the recipient must become a member of the

enclosed community before the funds will be credited to the

deposit account associated with the recipient.

[58] 63. The method of claim [53] 58, wherein the recipient is a first recipient and the notification includes a hyper-link, further comprising:

further transmitting, via the network, the transmitted electronic greeting card to a second recipient;

activating the hyper-link in the further transmitted electronic greeting card;

receiving, via the activated hyper-link, information identifying a second recipient;

processing the information identifying the second recipient to determine if the second recipient is a member of an enclosed community;

if it is determined that the second recipient is not a member of the enclosed community, transmitting a notice, via the network, to the second recipient, that the second recipient must become a member of the enclosed community before funds are to be credited to a deposit account associated with the second recipient; and

if it is determined that the second recipient is a member of the enclosed community, crediting funds equal to the monetary gift amount to a deposit account associated with the second recipient.

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[59] 64. The method of claim [53] 58, further comprising:

debiting an account associated with the donor;

wherein the account associated with the donor is debited at one of (1) a time prior to transmitting the electronic greeting card to the recipient, and (2) a time subsequent to an activation of a hyper-link included in the transmitted electronic greeting card.

[60] 65. The method of claim [53] 58, further comprising:

processing the request to determine if the recipient is a member of an enclosed community prior to processing the request and the input to generate the electronic greeting card including a notification of the monetary gift;

wherein, if it is determined that the recipient is not a member of the enclosed community, the notification includes a notification that the recipient must become a member of the enclosed community before funds will be credited to the deposit account associated with the recipient.

[61] 66. The method of claim [53] 58, wherein both the request and the input are received from one of 1) the donor, and 2) an electronic greeting card service.

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[62] 67. The method of claim [53] 58, wherein the request is received from the donor and the input is received from an electronic greeting card service.

[63] 68. The method of claim [53] 58, further comprising:

transmitting, via the network, the electronic greeting card to an electronic greeting card service prior to transmitting the electronic greeting card to the recipient.

[64] 69. A system for making a monetary gift, comprising:

a communications port configured to transmit and receive information via a network;

a memory configured to store information associated with monetary gifts; and

a processor in communication with the communications port and the memory and configured to (1) receive, from the communications port, a request to make a monetary gift in an amount on behalf of a donor, to a recipient, and an input associated with an electronic greeting card, (2) cause the memory to store the request, (3) process the request and the input to generate the electronic greeting card including a notification of the monetary gift, (4) cause the electronic greeting card to be transmitted to the recipient, and (5) cause funds equal to the monetary gift

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amount to be credited to a deposit account associated with the recipient.

[65] 70. The system of claim [64] 69, wherein the processor is further configured to cause the electronic greeting card to be transmitted to the recipient at one of 1) a time subsequent to the crediting of the funds to the deposit account associated with the recipient, and 2) a time concurrent with the crediting of the funds to the deposit account associated with the recipient.

[66] 71. The system of claim [64] 69, wherein:

the notification includes a hyper-link; and

the processor is further configured to (1) receive, from the communications port, information indicating an activation of the hyper-link, and (2) cause the funds to be credited to the deposit account associated with the recipient subsequent to receipt of the information indicating an activation of the hyper-link.

[67] 72. The system of claim [66] 71, wherein:

the processor is further configured to (1) receive, via the activated hyper-link, information identifying the recipient, and (2) cause the funds to be credited to the deposit account associated with the recipient subsequent to receipt of the information identifying the recipient.

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[68] 73. The system of claim [67] 72, wherein:

the processor is further configured to (1) process the received information identifying the recipient to determine if the recipient is a member of an enclosed community prior to the crediting of the funds to the deposit account associated with the recipient, and (2) if it is determined that the recipient is not a member of the enclosed community, cause the communications port to transmit a notice to the recipient that the recipient must become a member of the enclosed community before the funds will be credited to the deposit account associated with the recipient.

[69] 74. The system of claim [64] 69, wherein:

the recipient is a first recipient;

the notification includes a hyper-link; and

the processor is further configured to (1) receive, from the communications port via the hyper-link, information identifying a second recipient subsequent to a transmission of the electronic greeting card from the first recipient to the second recipient, and (2) process the information identifying the second recipient to determine if the second recipient is a member of an enclosed community;

if it is determined that the second recipient is not a member of the enclosed community, the processor is further configured to

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cause a notice to be transmitted to the second recipient, via the network, that the second recipient must become a member of the enclosed community before funds will be credited to a deposit account associated with the second recipient; and

if it is determined that the second recipient is a member of the enclosed community, the processor is further configured to cause funds equal to the monetary gift amount to be credited to a deposit account associated with the second recipient..

[70] <u>75</u>. The system of claim [64] <u>69</u>, wherein:

the processor is further configured to cause funds to be debited from an account associated with the donor; and

the account associated with the donor is caused to be debited at one of (1) a time prior to the processor causing the electronic greeting card to be transmitted to the recipient, and (2) a time subsequent to an activation of a hyper-link included in the transmitted electronic greeting card.

[71] <u>76</u>. The system of claim [64] <u>69</u>, wherein:

the processor is further configured to process the request to determine if the recipient is a member of an enclosed community prior to processing the request and the input to generate the electronic greeting card including a notification of the monetary gift; and

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if it is determined that the recipient is not a member of the enclosed community, the notification includes a notification that the recipient must become a member of the enclosed community before funds will be credited to the deposit account associated with the recipient.

[72] 77. The system of claim [64] 69, wherein both the request and the input are received from one of 1) the donor, and 2) an electronic greeting card service.

[73] 78. The system of claim [64] 69, wherein the request is received from the donor and the input is received from an electronic greeting card service.

[74] 79. The system of claim [64] 69, wherein the processor is further configured to transmit, via the network and through the communications port, the electronic greeting card to an electronic greeting card service prior to causing the electronic greeting card to be transmitted to the recipient.

[75] 80. An article of manufacture for making a monetary gift, comprising:

a computer readable medium; and

computer programming stored on the medium;

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wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a request to make a monetary gift in an amount on behalf of a donor, to a recipient, and an input associated with an electronic greeting card;

process the request and the input to generate the electronic greeting card including a notification of the monetary gift;

cause the electronic greeting card to be transmitted, via the network, to the recipient; and

cause funds equal to the monetary gift amount to be credited to a deposit account associated with the recipient.

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